

Town of Lunenburg

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17 Main Street, P.O. Box 135
Lunenburg MA 01462-0135

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978-582-4134 FAX 978-582-4148

Office Hours

Mon, Wed., 8:00 AM - 4:00 PM
Tues., Thur 8:00 AM - 6:00 PM
Fri. closed

Kerry A. Speidel
Town Manager

To: All Benefit Eligible Employees
From: Nancy Forest, Payroll & Benefits Coordinator
Re: **Dental Insurance / Open Enrollment**
January 1, 2015

Below are the rates for the dental insurance plan to be effective January 1, 2015. There is a 0% increase in our rates this year. Any changes which employees desire to make should be made during open enrollment and forwarded to the **Payroll Office, Town Hall** by Monday, December 1. **Please be advised: cancellations can only be made during open enrollment.**

Plan coverage and the new rates are as follows:

Plan Coverage	Altus Dental Effective 01/01/2015
Preventative & Diagnostic Procedure (Cleanings, X-Rays & Examinations)	100%
Minor Restorative Procedures (Fillings, Denture Repairs, Palliative Treatment)	80%
Major Restorative Procedures (Bridges, Crowns & Implants Extractions, Endodontics & Periodontics)	50%
Calendar Year Deductible	\$50 Per Ind./\$150 Per Family
Plan Year Maximum	\$1,000 per person per calendar year
Rates: Individual	\$46.64 per month
Individual +1	\$93.28 per month
Family	\$163.27 per month

Deductions for these rates will be taken beginning in December (January coverage). If you have any questions, please feel free to contact this office, or check the Town website.

		<u>26 pay</u>	<u>22 pay</u>	<u>21 pay</u>
BI-WEEKLY DED	Individual	\$23.32	\$25.44	\$26.65
	Individual +1	\$46.64	\$50.88	\$53.30
	Family	\$81.63	\$89.05	\$93.29